

## FORTUNES IN THE PHILIPPINES.

A Bank Which is Paying Sixty Per Cent and Other Institutions Which Are Making Money.

FRANK G. CARPENTER.

Copyright, 1900, by Frank G. Carpenter. Manila, June 18, 1900.—I have been looking up the chances for American capital in the Philippine Islands, and I find there are legions. Millions of dollars could be invested right here in Manila and made to pay high dividends as would bulge out the eyes of the stockholders with astonished delight.

Take, for instance, the establishment of a big American bank with branches in China, Japan, New York and London. This is a country of 8,000,000 people, with a foreign business approximating \$100,000,000 a year, and it has only three banks worthy of notice. These are the Hongkong and Shanghai bank, the Chartered Bank of India, Australia and China and the Banco Espanol-Philippino. The first two are British institutions, and the third is the bank which did the business of the Spanish government before the American occupation. These are practically the only banks in the Philippine Islands.

### SIXTY PER CENT A YEAR.

The British banks have large capital. The Chartered bank is represented by about \$11,000,000 gold, and the Hongkong and Shanghai bank by more than \$15,000,000, including the paid-up capital, reserve funds and reserve liabilities of the stockholders.

All of these banks are making big dividends. They do chiefly an exchange, credit and discount business, charging high rates for any and every accommodation. They catch you going and coming, and squeeze a good percentage off of every dollar that passes through their hands. Why, if you should draw \$100 at one of the banks and spend a day changing it back and forth into silver and gold, by night time it would probably have diminished to nothing, as the bank has eaten up the whole as its commission for making the exchanges. The Hongkong and Shanghai bank, in some cases charges for cashing its own bank notes. This is the case with the notes of the Hongkong branch when presented at Shanghai.

As an evidence of the profits of these institutions, I have before me the half-yearly statement of the Hongkong and Shanghai bank for the six months ending with last December. The figures are in silver, the money I shall use in this remainder of this letter. You have only to divide the amounts by two to reduce them to gold. This statement shows that the bank made during that six months, after deducting all bad or doubtful debts, total profits amounting to more than \$2,000,000. This was on a capital of \$20,000,000, and it means a profit of 30 per cent in six months, or of 60 per cent a year.

There is a period that the bank did a business of more than \$200,000,000. Its deposits were more than \$57,000,000, and it had credits, loans and discounts of more than \$10,000,000. It paid \$700,000 to its stockholders, added almost a million to a new profit and loss account and put away half a million to its reserve fund, which already amounted to \$11,000,000. This bank has always made money, but its profits have been materially increased since the Americans came to Manila by the business of the branch here, which is the chief depository of the United States government, and

handles several million dollars' worth of our government funds monthly. It charges the highest rates of exchange, and does it in such a way that many of the Americans are praying and hoping for an American bank. Such a bank would, of course, have the government funds, and upon these alone it could make a profit.

### A QUEER BANK FOR THE UNITED STATES.

The Banco Espanol-Philippino occupies a curious financial position in our islands. It is a Spanish institution, but it claims to have a concession by which it is the only bank that can issue notes of circulation. This was its position under the Spanish regime, and today the only notes in circulation here are those of this bank.

The Banco Espanol-Philippino claims that the United States by the treaty of Paris has no right to establish a national bank, nor to issue greenbacks or other circulating notes. I doubt, however, whether its claim will hold, and I am much inclined to believe that its extension of character to 1927 was made after our war with Spain was in progress, and with a view to such a complication as has arisen. I have had some of the by-laws of the bank, and can give a little of its history. It was established in 1854, with a capital of \$100,000 and a charter of twenty-five years. In 1878, the time at which this charter expired, an extension of twenty-five years was granted, thus bringing its life up to 1903. The last extension on which the claim of the bank is made is not mentioned in the translation of the by-laws and regulations of the bank on file with our government, but it is probably of too late a date to get in.

The Banco Espanol-Philippino has always been a money-making institution, and although it lost considerable at the time of the revolution of Manila through the Spanish officers, its stock is now quoted at 100 per cent above par. It paid not long ago a half-yearly dividend of 8 per cent, and that on \$1,000,000, the amount to which the capital has been increased from time to time. By the laws of the bank the governor general of the islands is its chief director, and 10 per cent of the profits must go to the directors and the government. The bank's stock is held by the bank, and the bank is divided among our government officials who are by law officers of the bank.

I understand that the decision as to the continuance of the bank is to be left to Congress, and that the bank intends to fight for its existence. The last concession if it were gotten after the beginning of the war, should undoubtedly be declared null and void.

### A COMBINED SAVINGS BANK AND PAWNBROKER'S SHOP.

There is only one savings bank in Manila, and this is combined with a pawnshop, a government pawnbroker's shop. The institutions are run by the church, and the archbishop is practically the head. The capital stock amounts to about \$40,000. The savings department gives an interest rate of 4 per cent, and the pawnshop charges 7 per cent on loans with gold, silver and clothes and collateral. The savings bank is open every Sunday morning for the withdrawal of deposits, and for the deposit of money. It has no place for those to deposit small savings. The big banks do not encourage small accounts, and they do not like a draft or check of less than \$50.

There will be chances for building

and loan associations later on, and, indeed, for all sorts of money-lending institutions. The interest rates out in the country are high, running from 1 per cent a month to 25 and 30 per cent and even more yearly. Much money is loaned upon crops, and in many cases the lender stipulates that the interest be paid not in money, but in a part of the harvest. In such cases as much as 50 per cent is often taken. This business, however, is chiefly done by the Filipinos.

**CONCESSIONS FOR MANILA.**  
The government will have to do something as to a number of so-called concessions which are in the hands of parties here as to street railroads, telephones, electric lights and other things. Some of these concessions were granted to the Spaniards, and when the Spaniards left they were to leave and wished to make as much as they could and to involve the Americans in as much trouble as possible. They issued concessions for mines and other things which they did not intend to carry out, and which they would have to carry out if they did.

The various concessions have not yet been passed upon by the governor general, and he has so far been hard to get definite information concerning them. The owners are close-mouthed and secretive. I have, however, learned the following:  
There is a telephone company which was established in 1859 with a capital of \$100,000, and which has paid on the average dividends of 5 per cent since its formation. It is poorly managed and poorly equipped. The telephone system of European make, with wooden sounding boards through which it is almost impossible to carry on a conversation without repetition. The company charges 15 per cent for a telephone, but even at this rate with an improved service and new telephones the receipts would be enormous. The government has its own telephone service, using Bell instruments.

**STREET RAILWAYS.**  
There will be a big field here for street railway companies. At present the only railway of any kind in this city is the Manila railway, which runs from the city to the suburbs. It is a very poor service, with cars at such irregular intervals that you often have to wait from fifteen to thirty minutes for a car. The fares are 1 to 3 cents, gold, according to distance, but with a good service and an electrical equipment the travel would be so great that the company would pay well. At present there are only about six miles of track, but this could be almost indefinitely extended, bringing in a number of the suburbs not now reached.

The climate here is such that few people walk. The chief means of getting about is by the use of the rickshaws and carriages, pulled by ponies, which jolt one terribly as they carry you over the cobblestone streets. As it is, there are not enough of these to supply the demand, and the few that are there are sure of transportation is to keep his own carriage.  
The tramway company has a capital of \$500,000 (silver), and it is now paying 4 per cent, and the government has a length of its concession I do not know, but I understand it has so violated its agreement with the city that the concession could easily be set aside. The stock of the company is being sold, and the government is selling it. Almost any electric street railway in Manila would pay.

**THE ELECTRIC LIGHTS.**  
Manila has a very good electric light plant. The machinery is American, and has been furnished by the Thompson-Houston company of Boston, which has or had \$100,000 worth of stock. The company has a concession for twenty years, and it is now being renewed. The plant was put in. It has a capital of

ing a light occasionally they succeeded in making some headway. Several times they found themselves on the edge of a ditch, or going straight for a high jump off, but no accident happened, and about ten o'clock we reached camp.

The next morning we rolled out before breakfast, as we had made a dry camp. While packing, however, we had a visitor, a veritable American tramp looking for work. The man asked for a drink of water, and when I suggested that perhaps he was hungry he replied in a plaintive tone, "I have not eaten for two days. The way he ate what we gave him rather suggested that for once in his life he had told the truth. In a little while, however, he passed on towards the Plaza Mayor, and the tops of the United States flag came on to the State of Chihuahua. A half mile brought us to the summit, an important place in many respects. It is the water shed of the continent, separating the waters of the Pacific from those of the Atlantic. There are mountains west higher than that, and which would appear to be the back bone of the continent, but they are not. They are rent by deep canyons, which give an air of great violence to the passage of the waters. It is also the dividing line between the state of Sonora and Chihuahua.

Down the canyon we passed several times of baled hay. After the rainy season the grass is so luxuriant that it is cut and baled for hay with great profit. Five miles from the summit brought us into a beautiful valley covered in the season of the year with waving grass. This is the valley of the Ojitos ranch, which we reached ten miles from the mouth of the canyon. This ranch is owned by an English lord named Bertrando, and he has a fine estate in Mexico, though poor in England. He seems to have plenty of stock and endless acres of land, all of which, when he dies, will likely go to a niece who is a lady of the ranch. As the grass was very poor without, I sent a request, asking permission to put our animals in his pasture to feed, offering to pay for the use of the land. His reply was "No," with emphasis, "the grass is worth more to me than the money." About two weeks ago we made the same request of a Mexican rancher in Terrenate, and was promptly answered, "Si, señor." The next morning he sent us a quart of milk for breakfast, and when we came to settle, would accept nothing but a fine horse. He was able to do that little for travelers.

For our night camp we pulled out ten miles beyond Ojitos, where we found good grass, but no water. That evening we had a new experience. A storm came up, very interesting. At first it suggested a fog, for the clouds hugged the earth, but the temperature was so even it was not the fog. It seemed to be rain, for the part next the earth traveled in advance of the cloud above. While we were wondering, the wind struck us, but we could see nothing. You could see the trees and a few moments, to our great surprise, in the midst of the supposed fog. It was a dust storm.

The next morning our mules were gone. The valley was as level as a

was ninety-nine years from about 1888, and at the end of that time it was to belong to the government. The railroad has not conformed to the terms of the original concession. The first company failed, and it was not completed as agreed. It has since been sold, and its capital to \$1,500,000, and it probably can pay dividends on that amount. The road is well built, but is now in very bad repair, having been torn up again and again during the war. It is now being operated by the United States army, two passenger trains each way passing over it every day. The company demands heavy damages of the Americans for the destruction caused by the war, claims running up into the millions of dollars.

### SOME POSSIBLE RAILROADS IN LUZON.

Among the railroads which will probably be planned as soon as the islands have become thoroughly pacified are lines from Dagupan north along the west coast to San Fernando, Vigan, Laoag and the extreme northwestern end of Luzon, and also from Bacolod through the provinces of central and northeastern Luzon to Aparri. Both of these lines could be easily built. They would be of immense advantage to the government in a military way, and would probably pay from the start as they even up some of the richest lands of the Philippines. They would bring the great tobacco fields of the Philippines within a day or two of the coast, and the country would be worth little because it is so far from the markets. They would open some of the best of the timber lands, and also a rich grazing and agricultural country. In the southern part of Luzon roads are being planned in various directions. One of the most promising is projected to go from Manila to Batangas and thence west along the coast to Cebu. The Manila line to Batangas would not be more than fifty miles long and would be through a country of wonderful richness. Batangas was for years noted as a coffee raising country, and if the coffee blight could be controlled it will again be one of the most prosperous parts of the Philippines.

Another railroad which would parallel this part of the way or which might be an extension of it is projected from Manila through the great lake on the east, Laguna de Bay, running along the shores through the towns of Calamba, Los Baños and Santa Cruz and thence southeast through the whole peninsula to the port of Cebu in the bill of our big bird of Luzon. This railroad should be a gold mine to its builders. The country is rich beyond conception, and its possibilities in the way of hemp and other money products are great. It would bring the great mineral springs of Los Baños within easy access of Manila and would make a resort. The military value of the railroad cannot be overestimated.

### RAILROAD INVESTMENTS.

I see that Mr. Barret, former minister from the United States to Spain, estimates that \$100,000,000 American capital might be profitably invested in the building of railroads in the Philippine Islands. I cannot give accurate estimates of what railroads will cost here, but there are no railroads in the Philippines, and the lines that might be profitably constructed are many.

Take a look at the islands and you will see something of the enormous possibilities of such investments. Luzon is as long as New York to Pittsburgh, and wider at the north than from Baltimore to New York. It is in shape like an immense fan, with its point toward the south. It is the richest bird in the aviary of the universe. Its tail is fat with tobacco and coffee, its bowels and stomach are loaded with sugar and rice and its neck and head contain some of the richest hemp, sugar, and coconut lands known to man. The island is a cornucopia of wealth, and the whole of its body is feathered in spots with mountains of minerals and most valuable timber.

The railroads already contemplated embrace, I should say, at a rough guess, at least a thousand miles, and the probability is that more than this could be profitably built. The passengers and the freight already in existence will make the roads pay, and at the same time they would bring about such a development of the country as to make their stock increase in value right along.

### THE ONLY RAILROAD OF THE PHILIPPINES.

At present there is but one railroad in Luzon, and this is the only one in the Philippine Islands. It is 120 miles long, running from Manila north through the valley to the Gulf of Lingayen. It taps one of the rich rice and sugar raising centers of the island, but one which is no better than much of the country south of here and which is not so fertile. It is said, as the rich valley of the Cagayan, further north.

The Manila-Dagupan railroad, as it is called, is the property of the Spanish government. It was started with a capital of \$5,000,000, on which the Spanish government guaranteed an interest of 5 per cent, which guarantee the company expects the United States to continue. The term of this concession

row will purchase our supplies here and at the other colonies of Juarez and Tijuana. Our food will consist of flour, beans, rice, and pavo, or parched wheat, ground or chopped, in all nearly a ton, which, by the kindness of the Dublin ward, will be freighted to the city in time to meet the company there.

## NOVEL CONSUMPTION CURES.

Some very novel suggestions in regard to consumption were made at the Medical congress, which met the other day at Naples. The physicians were unanimously of opinion that the various governments ought to take some steps to ward off the evil, and Dr. Callvoles, of Athens, even maintained that no one should be employed in a public or private capacity who was not absolutely free from the disease, and that any persons who are now employed and who have in their systems the germs of consumption should at once be dismissed. The exact physical condition of each employee, he pointed out, could be readily ascertained by making a thorough medical examination, which should be compulsory.

Dr. Ausel, of Lille, said that it would be well if every house owner were obliged, before he rented his property, to make a full statement, not only in regard to its sanitary condition, but also in regard to all cases of infectious diseases which may have occurred in it, as well as the number of times that it was necessary to disinfect it. He also maintained that the laws of hygiene should be clearly taught both to children and to soldiers.

Attention was then called to the fact that in several government offices in Italy consumptive employees are now assigned to work which does not bring them into contact with the public, and that the women employed in the national cigar factories are now regularly examined by government physicians, with the result that those among them who are found to be consumptives are discharged, but receive a small pension for life. The question of contagion on railroad carriages was also discussed, and Dr. Ausel said that the evil would doubtless be much lessened if the companies would only substitute linoleum for the customary carpets in the carriages, and if, instead of the reiver and other heavy stuffs on the seats and cushions, they would use some light material, which could be easily washed. At present, he pointed out, tuberculosis is not officially classified among

the infectious diseases, and, therefore, railroad companies are not bound to disinfect the carriages in which consumptive travelers are in any case on account of the tapestry, curtains, velvet and decorations of such carriages, it would be very difficult to infect them thoroughly. Finally, Dr. Sannolone maintained that on railroad there should be special carriages for consumptives, but he did not explain how consumptive passengers could be isolated or coerced into occupying these carriages during their journey. That they would occupy them of their own volition and thus publicly exploit themselves as the victims of a contagious disease, is not likely.

"The Influence of Climate on the Evolution of Consumption" was the title of a paper by Dr. Sannolone, in which he described a curious experiment recently made by him. Selecting 150 healthy guinea pigs, he inoculated them on the same day with the culture of Koch's bacillus of consumption, and then he divided them into three equal lots, one of which he sent to the seacoast, another to the mountains, and the third he placed in the cellar of his laboratory. In due time he examined the animals and found that those which he had housed in the cellar were the strongest and healthiest. He accounts for this strange result on the ground that there was an equal temperature in the cellar. He adds, however, that what may benefit guinea pigs may prove prejudicial to human beings, and thus he tacitly admits that the air of the seashore or mountains is likely to prove more beneficial to consumptives than that of a cellar.

**August Flower.**  
"It is a surprising fact," says Prof. Houston, "that in my travels in all parts of the world, for the last 10 years, I have met more people having used Green's August Flower than in any other remedy, for dyspepsia, deranged liver and stomach, and for constipation. I find for tourists and salesmen or for persons filling office positions, where headaches and general ill health are common, the habit of using Green's August Flower is a grand remedy. It does not insure the system by frequent use, and is an excellent for sour stomachs and indigestion." Sample bottle free at A. C. Smith's Drug Store.  
Sold by dealers in all civilized countries.



**OREGON SHORT LINE RAILROAD**  
TIME TABLE IN EFFECT JULY 11, 1900.  
Trains will depart and arrive at Salt Lake City daily as follows:

DEPART	ARRIVE
For Ogden, Idaho Valley, Omaha, Chicago, Denver, Kansas City, St. Louis, 7:00 a.m.	From Ogden, Portland, Butte, Helena, 7:45 a.m.
For Ogden, Butte, Portland, San Francisco, 9:00 a.m.	From Ogden, Butte, Portland, San Francisco, 9:45 a.m.
For Ogden, Chicago, Chicago, Denver, Kansas City, St. Louis and San Francisco, 10:00 p.m.	From Ogden, Chicago, Chicago, Denver, Kansas City, St. Louis and San Francisco, 10:40 p.m.
For Ogden, Portland, Butte, Helena, 10:40 p.m.	From Ogden, Portland, Butte, Helena, 11:30 p.m.
For Ogden, Butte, Portland, San Francisco, 11:30 p.m.	From Ogden, Butte, Portland, San Francisco, 12:20 a.m.

ARRIVE	DEPART
From Ogden, Chicago, Chicago, Denver, Kansas City, St. Louis, 5:30 a.m.	From Ogden, Portland, Butte, Helena, 6:15 a.m.
From Ogden, Butte, Portland, San Francisco, 6:15 a.m.	From Ogden, Butte, Portland, San Francisco, 7:00 a.m.
From Ogden, Chicago, Chicago, Denver, Kansas City, St. Louis, 8:00 p.m.	From Ogden, Portland, Butte, Helena, 8:45 p.m.
From Ogden, Butte, Portland, San Francisco, 8:45 p.m.	From Ogden, Butte, Portland, San Francisco, 9:30 p.m.
From Ogden, Chicago, Chicago, Denver, Kansas City, St. Louis, 10:00 p.m.	From Ogden, Portland, Butte, Helena, 10:40 p.m.
From Ogden, Butte, Portland, San Francisco, 10:40 p.m.	From Ogden, Butte, Portland, San Francisco, 11:30 p.m.

\*Trains south of Salt Lake do not run Sundays.  
\*Daily except Sunday.  
CITY TICKET OFFICE, No. 201 S. Main street.  
Gen. Ticket Agent, W. H. HANCOCK.  
Vice-President and General Manager, W. H. HANCOCK.  
Gen. Traffic Manager, W. H. HANCOCK.

## A ROYAL HIGHWAY

Line the UNION PACIFIC Time the OVERLAND Quickest. Shortest. The WORLD'S PICTORIAL.

## Service the Best.

THE OVERLAND LIMITED THE FAST MAIL THE ATLANTIC EXPRESS

A matchless trio of superbly equipped trains to all eastern points daily.

Ticket Office Telephone 201 Main St. 665.  
H. M. CLAY, General Agent.

## CURRENT TIME TABLE.

LEAVE SALT LAKE CITY:	ARRIVE SALT LAKE CITY:
No. 1—From Ogden, Chicago, Denver and the East, 8:30 a.m.	No. 1—From Ogden, Chicago, Denver and the East, 8:30 a.m.
No. 2—From Ogden, Grand Junction and all points East, 9:15 a.m.	No. 2—From Ogden, Grand Junction and all points East, 9:15 a.m.
No. 3—From Ogden, Grand Junction and all points East, 9:30 a.m.	No. 3—From Ogden, Grand Junction and all points East, 9:30 a.m.
No. 4—From Ogden, Grand Junction and all points East, 10:00 a.m.	No. 4—From Ogden, Grand Junction and all points East, 10:00 a.m.
No. 5—From Ogden, Grand Junction and all points East, 10:15 a.m.	No. 5—From Ogden, Grand Junction and all points East, 10:15 a.m.
No. 6—From Ogden, Grand Junction and all points East, 10:30 a.m.	No. 6—From Ogden, Grand Junction and all points East, 10:30 a.m.
No. 7—From Ogden, Grand Junction and all points East, 10:45 a.m.	No. 7—From Ogden, Grand Junction and all points East, 10:45 a.m.
No. 8—From Ogden, Grand Junction and all points East, 11:00 a.m.	No. 8—From Ogden, Grand Junction and all points East, 11:00 a.m.
No. 9—From Ogden, Grand Junction and all points East, 11:15 a.m.	No. 9—From Ogden, Grand Junction and all points East, 11:15 a.m.
No. 10—From Ogden, Grand Junction and all points East, 11:30 a.m.	No. 10—From Ogden, Grand Junction and all points East, 11:30 a.m.
No. 11—From Ogden, Grand Junction and all points East, 11:45 a.m.	No. 11—From Ogden, Grand Junction and all points East, 11:45 a.m.
No. 12—From Ogden, Grand Junction and all points East, 12:00 p.m.	No. 12—From Ogden, Grand Junction and all points East, 12:00 p.m.
No. 13—From Ogden, Grand Junction and all points East, 12:15 p.m.	No. 13—From Ogden, Grand Junction and all points East, 12:15 p.m.
No. 14—From Ogden, Grand Junction and all points East, 12:30 p.m.	No. 14—From Ogden, Grand Junction and all points East, 12:30 p.m.
No. 15—From Ogden, Grand Junction and all points East, 12:45 p.m.	No. 15—From Ogden, Grand Junction and all points East, 12:45 p.m.
No. 16—From Ogden, Grand Junction and all points East, 1:00 p.m.	No. 16—From Ogden, Grand Junction and all points East, 1:00 p.m.
No. 17—From Ogden, Grand Junction and all points East, 1:15 p.m.	No. 17—From Ogden, Grand Junction and all points East, 1:15 p.m.
No. 18—From Ogden, Grand Junction and all points East, 1:30 p.m.	No. 18—From Ogden, Grand Junction and all points East, 1:30 p.m.
No. 19—From Ogden, Grand Junction and all points East, 1:45 p.m.	No. 19—From Ogden, Grand Junction and all points East, 1:45 p.m.
No. 20—From Ogden, Grand Junction and all points East, 2:00 p.m.	No. 20—From Ogden, Grand Junction and all points East, 2:00 p.m.
No. 21—From Ogden, Grand Junction and all points East, 2:15 p.m.	No. 21—From Ogden, Grand Junction and all points East, 2:15 p.m.
No. 22—From Ogden, Grand Junction and all points East, 2:30 p.m.	No. 22—From Ogden, Grand Junction and all points East, 2:30 p.m.
No. 23—From Ogden, Grand Junction and all points East, 2:45 p.m.	No. 23—From Ogden, Grand Junction and all points East, 2:45 p.m.
No. 24—From Ogden, Grand Junction and all points East, 3:00 p.m.	No. 24—From Ogden, Grand Junction and all points East, 3:00 p.m.
No. 25—From Ogden, Grand Junction and all points East, 3:15 p.m.	No. 25—From Ogden, Grand Junction and all points East, 3:15 p.m.
No. 26—From Ogden, Grand Junction and all points East, 3:30 p.m.	No. 26—From Ogden, Grand Junction and all points East, 3:30 p.m.
No. 27—From Ogden, Grand Junction and all points East, 3:45 p.m.	No. 27—From Ogden, Grand Junction and all points East, 3:45 p.m.
No. 28—From Ogden, Grand Junction and all points East, 4:00 p.m.	No. 28—From Ogden, Grand Junction and all points East, 4:00 p.m.
No. 29—From Ogden, Grand Junction and all points East, 4:15 p.m.	No. 29—From Ogden, Grand Junction and all points East, 4:15 p.m.
No. 30—From Ogden, Grand Junction and all points East, 4:30 p.m.	No. 30—From Ogden, Grand Junction and all points East, 4:30 p.m.
No. 31—From Ogden, Grand Junction and all points East, 4:45 p.m.	No. 31—From Ogden, Grand Junction and all points East, 4:45 p.m.
No. 32—From Ogden, Grand Junction and all points East, 5:00 p.m.	No. 32—From Ogden, Grand Junction and all points East, 5:00 p.m.
No. 33—From Ogden, Grand Junction and all points East, 5:15 p.m.	No. 33—From Ogden, Grand Junction and all points East, 5:15 p.m.
No. 34—From Ogden, Grand Junction and all points East, 5:30 p.m.	No. 34—From Ogden, Grand Junction and all points East, 5:30 p.m.
No. 35—From Ogden, Grand Junction and all points East, 5:45 p.m.	No. 35—From Ogden, Grand Junction and all points East, 5:45 p.m.
No. 36—From Ogden, Grand Junction and all points East, 6:00 p.m.	No. 36—From Ogden, Grand Junction and all points East, 6:00 p.m.
No. 37—From Ogden, Grand Junction and all points East, 6:15 p.m.	No. 37—From Ogden, Grand Junction and all points East, 6:15 p.m.
No. 38—From Ogden, Grand Junction and all points East, 6:30 p.m.	No. 38—From Ogden, Grand Junction and all points East, 6:30 p.m.
No. 39—From Ogden, Grand Junction and all points East, 6:45 p.m.	No. 39—From Ogden, Grand Junction and all points East, 6:45 p.m.
No. 40—From Ogden, Grand Junction and all points East, 7:00 p.m.	No. 40—From Ogden, Grand Junction and all points East, 7:00 p.m.
No. 41—From Ogden, Grand Junction and all points East, 7:15 p.m.	No. 41—From Ogden, Grand Junction and all points East, 7:15 p.m.
No. 42—From Ogden, Grand Junction and all points East, 7:30 p.m.	No. 42—From Ogden, Grand Junction and all points East, 7:30 p.m.
No. 43—From Ogden, Grand Junction and all points East, 7:45 p.m.	No. 43—From Ogden, Grand Junction and all points East, 7:45 p.m.
No. 44—From Ogden, Grand Junction and all points East, 8:00 p.m.	No. 44—From Ogden, Grand Junction and all points East, 8:00 p.m.
No. 45—From Ogden, Grand Junction and all points East, 8:15 p.m.	No. 45—From Ogden, Grand Junction and all points East, 8:15 p.m.
No. 46—From Ogden, Grand Junction and all points East, 8:30 p.m.	No. 46—From Ogden, Grand Junction and all points East, 8:30 p.m.
No. 47—From Ogden, Grand Junction and all points East, 8:45 p.m.	No. 47—From Ogden, Grand Junction and all points East, 8:45 p.m.
No. 48—From Ogden, Grand Junction and all points East, 9:00 p.m.	No. 48—From Ogden, Grand Junction and all points East, 9:00 p.m.
No. 49—From Ogden, Grand Junction and all points East, 9:15 p.m.	No. 49—From Ogden, Grand Junction and all points East, 9:15 p.m.
No. 50—From Ogden, Grand Junction and all points East, 9:30 p.m.	No. 50—From Ogden, Grand Junction and all points East, 9:30 p.m.
No. 51—From Ogden, Grand Junction and all points East, 9:45 p.m.	No. 51—From Ogden, Grand Junction and all points East, 9:45 p.m.
No. 52—From Ogden, Grand Junction and all points East, 10:00 p.m.	No. 52—From Ogden, Grand Junction and all points East, 10:00 p.m.
No. 53—From Ogden, Grand Junction and all points East, 10:15 p.m.	No. 53—From Ogden, Grand Junction and all points East, 10:15 p.m.
No. 54—From Ogden, Grand Junction and all points East, 10:30 p.m.	No. 54—From Ogden, Grand Junction and all points East, 10:30 p.m.
No. 55—From Ogden, Grand Junction and all points East, 10:45 p.m.	No. 55—From Ogden, Grand Junction and all points East, 10:45 p.m.
No. 56—From Ogden, Grand Junction and all points East, 11:00 p.m.	No. 56—From Ogden, Grand Junction and all points East, 11:00 p.m.
No. 57—From Ogden, Grand Junction and all points East, 11:15 p.m.	No. 57—From Ogden, Grand Junction and all points East, 11:15 p.m.
No. 58—From Ogden, Grand Junction and all points East, 11:30 p.m.	No. 58—From Ogden, Grand Junction and all points East, 11:30 p.m.
No. 59—From Ogden, Grand Junction and all points East, 11:45 p.m.	No. 59—From Ogden, Grand Junction and all points East, 11:45 p.m.
No. 60—From Ogden, Grand Junction and all points East, 12:00 a.m.	No. 60—From Ogden, Grand Junction and all points East, 12:00 a.m.

## ARRIVE SALT LAKE CITY:

LEAVE SALT LAKE CITY:	ARRIVE SALT LAKE CITY:
No. 1—From Ogden, Chicago, Denver and the East, 8:30 a.m.	No. 1—From Ogden, Chicago, Denver and the East, 8:30 a.m.
No. 2—From Ogden, Grand Junction and all points East, 9:15 a.m.	No. 2—From Ogden, Grand Junction and all points East, 9:15 a.m.
No. 3—From Ogden, Grand Junction and all points East, 9:30 a.m.	No. 3—From Ogden, Grand Junction and all points East, 9:30 a.m.
No. 4—From Ogden, Grand Junction and all points East, 10:00 a.m.	No